

**Before the State of South Carolina
Department of Insurance**

In the Matter of:

SCDOI File Number 124971

Chad D. Cromer
Alliance of Healthcare
Professionals Inc.
Post Office Box 35
Sullivans Island, South Carolina 29482.

**Order Vacating Revocation of
All Licensing Privileges**

This matter comes before me pursuant to a recent default order signed by me revoking all licenses issued to Chad D. Cromer by the South Carolina Department of Insurance.


On November 30, 2005, the South Carolina Department of Insurance (the Department) served a Letter of Allegation and Notice of Opportunity for Public Hearing dated November 23, 2005 on Chad D. Cromer as required by S.C. Code Ann. § 38-3-170 (2002), by both certified mail, return receipt requested, and by regular mail. That letter informed Mr. Cromer of his right to request a public hearing at the ALC upon the allegations of impropriety contained within the letter against him.

Mr. Cromer failed to request a hearing within 30 days of receipt of the allegation letter. As a result of his failure to request a hearing, an Order of Default revoking all of Mr. Cromer's licenses was signed by me on January 24, 2006. However it has since come to my attention that Mr. Cromer did not receive the notices because they were mailed to the wrong address. Address used was the home address as oppose to his mailing address as indicated on the market conduct licensing printout.

Obviously, Mr. Cromer's failure to respond to the initial allegation letter within 30 days was no fault of his. Therefore, I have determined that the proper action is to vacate the revocation of Mr. Cromer's licenses and for the Department to proceed with its actions against Mr. Cromer pursuant to the November 8, 2005 allegation letter. It is therefore ordered that the revocation of all licenses issued by the South Carolina Department of Insurance to Chad D. Cromer by my order of January 24, 2006 is hereby vacated and the Department is instructed to proceed with its actions against Mr. Cromer pursuant to its allegation letter dated November 8, 2005.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mr. Cromer was appointed in South Carolina as of the date of my revocation order.

This order becomes effective as of the date of my signature below.

A handwritten signature in black ink, reading "Eleanor Kitzman". The signature is written in a cursive style with a large initial "E".

Eleanor Kitzman
Director of Insurance

February 6, 2006
Columbia, South Carolina